



## **Roy Cooper North Carolina Attorney General**

### **Top Ten Consumer Complaints of 2007**

**1. Health Care:** In 2007, a total of 4,730 North Carolinians filed complaints about health insurance, doctors, dentists, hospitals, pharmacies, opticians, nursing homes, health products and services. Consumers often have problems with medical billing practices or have trouble getting copies of their medical records. For help with health insurance issues such as grievances, appeals, and external reviews, consumers can contact Attorney General Roy Cooper's Managed Care Patient Assistance Program by calling (919) 733-MCPA or (866) 867-MCPA (toll-free in North Carolina), by emailing [MCPA@ncdoj.gov](mailto:MCPA@ncdoj.gov), or by visiting [www.ncdoj.gov](http://www.ncdoj.gov).

**2. Do Not Call/Telemarketing:** 4,217 consumers filed complaints with our office about unwanted telemarketing calls. The highest sources of Do Not Call and telemarketing complaints in 2007 included advance fee credit card scams that want to steal your money and your personal information. These overseas scammers try to lure consumers by promising to lower your credit card interest rate. People also complain about unwanted faxes offering vacation deals and investment tips.

Since the Do Not Call Registry began in 2003, more than 4.5 million North Carolina numbers have been placed on the list. You can continue to sign up for the Registry by going to [www.nocallsnc.com](http://www.nocallsnc.com) or calling 1-888-382-1222 from the number you wish to register. To report telemarketers breaking the law, call 1-877-5-NO-SCAM or go to [www.nocallsnc.com](http://www.nocallsnc.com) to fill out a complaint form.

**3. Lending:** 2,117 people complained to us about lenders. Complaints about loans vary greatly and include problems with mortgage lenders, banks, loan brokers, payday lenders, check cashing services, credit unions, refund anticipation loans, savings and loans, and pawn brokers. Complaints usually involve high interest rates, loan payment charges due to late or missed payments, adjustable rate mortgages, prepayment penalties and loan fees.

**4. Debt Collection and Identity Theft:** 1,833 North Carolinians filed complaints about debt collectors, credit repair scams and identity theft. Consumers often complain about threatening calls from debt collectors or how frequently they were contacted about a debt. Identity thieves continue to steal personal financial information and use it to run up debts and commit fraud in someone else's name. Some people don't find out that they're a victim of ID theft until debt collectors start calling. For tips on ways you can protect yourself from identity theft or what to do if you may be a victim, go to [www.noscamnc.gov](http://www.noscamnc.gov).

**5. Motor Vehicles:** We received 1,139 complaints from consumers who had problems with car repair, towing and new and used car purchases. The most common complaints are pricing, improper diagnosis, unauthorized repairs, failure to honor warranties, and slow repair jobs. People also complain about harassment from towing companies, and we receive numerous lemon law complaints from consumers who are dissatisfied with their new car.

**6. Telecommunications:** We heard from 1,040 people with complaints about their telephone or cell phone. Many people complain about poor cell phone service or billing problems. Other common complaints include cramming, when a company tries to sneak unauthorized charges onto a consumer's phone bill, and slamming, when a consumer's telephone carrier is changed without their consent.

**7. Telemarketing Fraud:** A total of 811 North Carolina consumers filed complaints concerning telemarketing fraud last year. The Federal Trade Commission estimates that fraudulent telemarketers scam as much as \$40 billion a year from unsuspecting U.S. consumers. Some of the most prevalent telemarketing schemes involve bogus international lottery tickets, advance fee loans, government grants, credit card or identity theft protection, and phony prizes or sweepstakes.

**8. Home Furnishings:** 805 consumers complained about furniture sales practices. Many of these complaints come from out-of-state consumers who placed orders with North Carolina retailers by telephone or Internet. Consumers often complain that they received the wrong item of furniture, a damaged or defective item, or never received their item at all. Problems often arise when companies close their doors without filling orders.

**9. Home Repair and Construction:** We received 738 complaints about home construction and repair work that was never performed, contractors who abandoned the job after getting paid, shoddy work, missed deadlines, and cost overruns. There are also scam artists who target seniors, attempting to sucker homeowners into a series of expensive and unnecessary repairs.

**10. Internet and Computers:** 710 consumers complained about Internet service and computers last year. In many cases, consumers are dissatisfied with their service or face unexpected charges. We also see complaints from consumers who bought products online or through Internet auctions but never got what they paid for. Counterfeit check scams involving online sales continue to rise, as scammers respond to people who've posted items for sale on legitimate websites. The scammer claims to be interested in buying the item, then sends a certified check for more than the purchase price and asks the seller to wire back the extra money. Consumers who fall for this scam cash the check and wire the funds from their bank account, only to find out later that the check was a fake.

***Consumers who have experienced a problem can file a complaint with Attorney General Roy Cooper's Consumer Protection office. To file a complaint, call 1-877-5-NO-SCAM toll-free within North Carolina or download a complaint form online at [www.ncdoj.gov](http://www.ncdoj.gov).***